

Social Welfare Department
Brief on the Scheme on Living Allowance for Carers of
Elderly Persons from Low-income Families
(For new applicants' reference)

1. Background and Objectives

The Social Welfare Department (SWD) has incorporated the “Scheme on Living Allowance for Carers of Elderly Persons from Low-income Families” (the Allowance Scheme for Carers of the Elderly) into the Government’s regular assistance programme in October 2023, with the aim of providing carers of elderly persons from low-income families with a living allowance to supplement their living expenses so that elderly persons in need of long-term care may, with the help of their carers, receive proper care and age in place within their familiar community.

2. Eligibility Criteria

The applicant, being the carer providing care to the elderly person(s) (the carer), must meet **ALL** of the following criteria:

- The elderly person(s) being taken care of must be a Hong Kong resident living in Hong Kong, who has been assessed as suitable and recommended for community care services (CCS) and/or residential care services (RCS) under the SWD’s Standardised Care Need Assessment Mechanism for Elderly Services (SCNAMES), and remains on the Central Waiting List (CWL) for subsidised long-term care services (i.e. CCS and/or RCS) upon submission of the application (the postmark date will be regarded as the submission date for postal applications);
- The elderly person(s) being taken care of must be living in the community without using any RCS during application and the receipt of the allowance;
- The carer must be capable of taking up the caregiving role (**Note 1**) and provide at least 80 hours of care per month to the elderly person being taken care of (**Note 2**), or a combined total of no less than 120 hours of care per month if caring for more than one elderly person who meets the above-mentioned criteria;
- The carer must be a Hong Kong resident living in Hong Kong and not engaged in any form of employment relationship with the elderly person(s) being taken care of;
- The carer must not be a recipient of the Comprehensive Social Security Assistance (CSSA), the Old Age Living Allowance (OALA), the Disability Allowance (DA), or the living allowance under the “Scheme on Living Allowance for Low-income Carers of Persons with Disabilities” of the SWD for taking care of **the same elderly person**; and
- The carer must be from a low-income family, with the monthly household income, excluding assets, of the carer and the household member(s) residing with them (**Note 3**) not exceeding the specified income limit for the corresponding household size (please refer to the table below). For the calculation of the monthly household income, please refer to the “Guide on Reporting Income” at **Annex**.

Monthly Household Income Limit

[The income limit is set with reference to 75% of the Median Monthly Household Income of Economically Active Households in 2024 as published by the Census and Statistics Department.]

Household size	Monthly household income limit (\$)
1	18,000
2	24,225
3	30,750
4	38,700
5*	47,925
6 or above*	52,800

*The monthly household income limit for household size of 5 or above is set with reference to the Median Monthly Household Income by Household Size in the Fourth Quarter of 2024.

3. Application Procedures

- The elderly person(s) being taken care of must currently remain on the CWL of the SWD for long-term care services without using any RCS. Their carers can submit an application to the Carer Allowances and Subsidies Team (CAST) of the SWD. For each elderly person being taken care of who meets the eligibility criteria, only one carer can apply for and receive the allowance. If an elderly person being taken care of has more than one carer, the carers must coordinate among themselves to decide which one will apply for and receive the allowance.
- The applicant must submit the completed application form together with all necessary documents listed below to the CAST of the SWD by post or by hand:
 - ◆ Copies of identification documents of the carer and the household member(s) residing with him/her in Hong Kong;
 - ◆ A copy/copies of identification document(s) of the elderly person(s) being taken care of;
 - ◆ The original copy of the “Authority for Payment to a Bank” form (GF 179A) completed by the carer; and
 - ◆ A copy of the first page of the carer’s bank book or bank statement.

4. Vetting of Application

The SWD will process applications based on the information submitted by applicants. After completing the vetting procedures, the SWD will refer eligible cases to Approved Service Providers (ASPs) under the Allowance Scheme for Carers of the Elderly for follow-up and issue notifications of application results to applicants.

5. Guidance Notes on Application and Receipt of Allowance

Receiving Carer Support Services

- After completing the vetting procedures, the SWD will refer eligible carers to ASPs for follow-up and carer support services. The SWD will assign a suitable ASP to the carer and the elderly person(s) being taken care of based on the unit to which the social worker

responsible for handling the elderly person(s)' application(s) for long-term care services belongs, or the district of residence of the elderly person(s), etc.

- While receiving the allowance, the carer and the elderly person(s) being taken care of are required to meet with the social worker from the ASP on a regular basis (including interviews and/or home visits) and accept support services provided by the ASP.
- At the first meeting with the social worker from the ASP, the carer must complete the "Declaration of Carers of the Elderly Persons" form, detailing the daily care provided to the elderly person(s) being taken care of, and return it to the ASP for record.
- The carer must maintain at least 80 hours of care per month for the elderly person being taken care of to stay eligible for the allowance.
- The eligible carer must complete the "Record of Caregiving Conditions and Needs" form at least once every six months (**Note 4**) to help the ASP understand the latest conditions of the carer and the elderly person(s) being taken care of. Any changes regarding the carer or the elderly person(s) being taken care of during the receipt of the allowance must be reported to the ASP immediately.
- The social worker from the ASP will regularly meet with the carer and the elderly person(s) being taken care of to understand the condition of the elderly person(s) and the caregiving capabilities of the carer, thus enabling the social worker to provide appropriate counselling to strengthen/enhance the carer's caregiving abilities and to ascertain the carer's continued eligibility. The social worker may also provide support and counselling regarding the welfare needs and the care plans of the elderly person(s) being taken care of and/or the carer, and refer them to appropriate community support services as and when necessary.
- The social worker from the ASP will also keep in contact with the social worker responsible for handling the application(s) for long-term care services for the elderly person(s) being taken care of, and maintain communication with relevant service units providing CCS to ensure that the elderly person(s) receive appropriate services.
- Except in cases where the elderly person(s) being taken care of relocates, the SWD generally recommends that the carer continue receiving support services from the same ASP. If a change of ASP is necessary due to the relocation of the elderly person(s), the carer must apply to the ASP currently providing services and provide relevant information (such as the new residential address). The ASP will forward the information to the SWD for referral to another ASP for continued follow-up. Until the SWD formally confirms the arrangement with another ASP, the current ASP will continue to provide support services for the case.

Enrolling in Training Programmes for Carers

- The ASP will introduce/select suitable training programmes for the carer or suggest specific training programmes based on the condition of the elderly person(s) being taken care of to enhance the carer's caregiving abilities.
- The number of hours the carer spends on training can be counted as caregiving hours. The ASP, if necessary, will provide the carer with appropriate assistance, such as arranging respite services or volunteer visits for the elderly person(s) being taken care of, allowing the carer to attend training or be temporarily relieved from the pressure of providing long-term care for the elderly person(s).

- If the carer has enrolled in fee-charging training programmes for carers and/or incurred related expenses arising from participation in the training programmes (e.g. relevant expenses on respite services), they can be reimbursed up to \$1,150 in training fees per financial year under the Allowance Scheme for Carers of the Elderly. The carer must submit the original receipts for the fees paid for the training programmes and/or related expenses arising from participation in the training programmes to the ASP to claim reimbursement on an accountable basis. Once the claim is confirmed, the SWD will reimburse the carer for the relevant fees, which will be directly deposited into the carer's bank account used for receiving the allowance.

Disbursement of Allowance

- Upon receipt of the notification letter from the SWD, the eligible carer will be contacted by the responsible ASP for confirmation of service provision.
- The calculation for the allowance starts from either the date when the SWD acknowledged receipt of the application form and relevant documents (as determined by direct submission or postmark date), or the date when the applicant became eligible, whichever is later.
- An eligible carer will receive a monthly allowance of \$3,000 upon providing the required caregiving hours to the elderly person being taken care of. If the carer simultaneously takes care of more than one eligible elderly person, and has been assessed by the ASP as capable of and suitable to care for more than one elderly person at once, he/she may receive a maximum monthly allowance of \$6,000 (**Note 5**).
- If there are any changes in the circumstances of the carer and/or the elderly person(s) being taken care of, the carer must complete the "Notification for Change of Condition of Carer or Elderly Person" form and return it to the relevant ASP as soon as possible. This will allow the ASP to continue/suspend the disbursement of the allowance, and/or to arrange for returning overpaid/mistakenly paid allowances. Under the Allowance Scheme for Carers of the Elderly, carers must return any overpaid/mistakenly paid allowances to the SWD.
- While receiving the allowance, the carer must immediately notify the SWD or the relevant ASP to discontinue the allowance if any changes in the family or health conditions of the carer/the elderly person(s) being taken care of result in ineligibility for the allowance (e.g. the elderly person being taken care of has been admitted to residential care homes for the elderly (RCHEs)/deceased/absent from Hong Kong for an extended period, or the carer has become a recipient of CSSA/OALA/DA/has been absent from Hong Kong for an extended period, or the monthly household income of the carer and the household members residing with him/her has exceeded the specified income limit applicable to the relevant household size, etc.). The carer will cease to receive the allowance from the calendar month following the change in circumstances of the carer/elderly person(s) being taken care of.
- Since only one carer can apply for the allowance in respect of each elderly person being taken care of at any given time, if a carer ceases to receive the allowance, other eligible carers may submit a new application for the allowance to the SWD. The new applicant, upon confirmation of his/her eligibility, will start receiving the allowance from the eligible month. (The eligible month refers to the month when the SWD receives the new carer's application, or the month following the cessation of the previous carer's allowance, whichever is later.)

- If the carer is unable/does not need to provide care for the elderly person(s) being take care of for a certain period of time in a calendar month, due to reasons such as travelling abroad or being hospitalised for in-patient treatment, or because the elderly person(s) being taken care of are travelling abroad or receiving respite services in a RCHE, etc., the carer may still receive the allowance for that month if they meet the minimum required monthly caregiving hours (**Note 6**). If the carer fails to meet the minimum required monthly caregiving hours in that month (periods when the elderly person(s) being taken care of are receiving respite service in a RCHE, or when either the carer or the elderly person(s) being taken care of are traveling abroad will not be counted towards caregiving hours), the carer will not receive the allowance for that month.

6. Responsibilities of the Applicant

The applicant must carefully read the “Declaration and Undertaking by Applicant” in Part 6 of the application form and sign it to confirm before submission. The information provided by the applicant must be true and complete. In case of any changes to the relevant information, the applicant must notify the SWD or the relevant ASP as soon as possible. The applicant must provide detailed information for verification during random checks conducted by the SWD. Any amount verified by the SWD as overpayment must be returned. Any deliberate provision of false information or omission of information in order to obtain the allowance by deception is a criminal offence. In addition to rendering the applicant ineligible for the allowance, he/she is liable to prosecution under the Theft Ordinance (Cap. 210).

7. Enquiries

Carer Allowances and Subsidies Team, Social Welfare Department

Address: Room 404, 4/F,
Lady Trench Training Centre,
44 Oi Kwan Road, Wan Chai
Hong Kong

Tel. No.: 3468 5636

Fax No.: 3468 5648

Email: castenq@swd.gov.hk

Time: Monday to Friday from 9:30 am to 1:00 pm and
2:30 pm to 5:00 pm, except public holidays

SWD Website: www.swd.gov.hk

Notes

- Note 1:** Any person who is under the age of 15, or has been assessed as suitable for CCS and/or RCS under the Standardised Care Need Assessment Mechanism for Elderly Services of the SWD, or is on the Central Waiting List for subsidised long-term care services, or is on the waiting list for any specified rehabilitation services subsidised by the SWD, special schools with boarding placement under EDB, or infirmary services under HA, or is a recipient of DA, will not be deemed to be a fit and capable carer and therefore will not be considered as eligible for the allowance under the Allowance Scheme for Carers of the Elderly.

- Note 2:** The care provided by the carer to the elderly person(s) being taken care of refers to independent activities of daily living, such as meal preparation, homemaking, medication management, purchasing daily necessities, escort services, etc., and/or personal care and assistance needed in activities of daily living, such as helping the elderly person move around, dress, use the toilet, and maintain personal hygiene, etc. For some elderly person(s) being taken care of with behavioural or emotional problems, their carer may need to manage their behaviour or calm them down before providing the aforementioned daily care. The time involved in managing their behaviour or calming their emotions can be counted as caregiving hours. In addition, the time that the carer spends on attending training can also be counted as caregiving hours.
- Note 3:** Household members generally refer to the persons who reside with the applicant in Hong Kong and have close economic ties with him/her (but excluding economic ties arising from employment relationship). This includes family members and those who share or are obliged to share the provisions for a living. Such member(s) and/or person(s) must be Hong Kong resident(s). The monthly household income refers to the average monthly income for the three months prior to the month of application submission. Any income received out of those three months will be excluded. Income not paid on a monthly basis (e.g. double pay, bonuses, contract gratuity, dividends, etc.) should be apportioned over the period concerned when calculating the average. Income includes the following items:
1. Employment salary, double pay, leave pay, work allowance, bonuses, prize, earnings: commission, tips, contract gratuity, income from rendering services, business profits, etc.;
 2. Other income: contributions from children, financial assistance from relatives/friends, alimony, monthly pension, widow's and orphans' payment or pensions, investment profits (including income/payout from trust fund, bonds and annuity scheme(s) etc.), interest income from fixed deposits, dividends, rental income, etc.;
- but **excludes** monthly payments received under the Reverse Mortgage Programme (RMP) (only applicable to the RMP where the property used as collateral is owner-occupied) and the Policy Reverse Mortgage Programme, employee's mandatory contribution to the Mandatory Provident Fund (MPF) scheme (i.e. the 5% mandatory contribution made by an employee to an MPF scheme), financial assistance provided by the Government, charitable donations, subsidies from assistance programmes under the Community Care Fund, etc.
- Note 4:** Relevant forms will be provided when the social workers from the ASPs meet with the carers. Carers should submit a completed "Record of Caregiving Conditions and Needs" form to the ASP in January and July every year, either after starting services or upon service termination. Failure to submit the record on time will affect the disbursement of the allowance.
- Note 5:** Only one carer can apply for the allowance in respect of each elderly person being taken care of at any given time. The elderly person(s) being taken care of who benefit from the Allowance Scheme for Carers of the Elderly cannot concurrently benefit from the "Scheme on Living Allowance for Low-income Carers of Persons with Disabilities".
- Note 6:** Under the Allowance Scheme for Carers of the Elderly, if the elderly person(s) being taken care of is away from Hong Kong with the carer and continues to be taken care of by the carer (limited to once per financial year and not exceeding 30 consecutive days of absence), the caregiving hours may still be counted.

Scheme on Living Allowance for Carers of Elderly Persons from Low-income Families (the Allowance Scheme for Carers of the Elderly) Guide on Reporting Income

I. Income reportable period:

Monthly household income refers to the average monthly income of the applicant and the household member(s) residing with him/her in Hong Kong for the three months prior to the month of submission of application. For example, if an applicant submits an application in May 2025, the actual income received by the applicant and the household member(s) residing with him/her in Hong Kong [who must be Hong Kong resident(s)] from February to April 2025 will be counted as household income. Income received outside the reportable period will be excluded. The respective income reportable period (reportable period) for each month of application submission during the application period is set out in the table below:

Month of submission	May 2025	June 2025	July 2025
Reportable Period	February to April 2025	March to May 2025	April to June 2025

II. Reportable income:

1. Income from salary, double pay, leave pay, work allowance, bonuses, prize, commission, employment: tips, contract gratuity, income from rendering services, business profits, etc.
2. Other income: contributions from children, financial assistance from relatives/friends, alimony, monthly pension, widows' and orphans' payment or pensions, investment profits (including income/payout from trust fund, bonds and annuity scheme(s) etc.), interest income from fixed deposits, dividends, rental income, etc.

but **excludes** monthly payments received under the Reverse Mortgage Programme (RMP) (only applicable to the RMP where the property as collateral is a self-occupied property) and the Policy Reverse Mortgage Programme, employees' mandatory contributions to the Mandatory Provident Fund (MPF) scheme (i.e. the 5% mandatory contributions made by employees to an MPF scheme), financial assistance provided by the Government, charitable donations, subsidies from assistance programmes under the Community Care Fund (CCF), etc.

III. Income calculation:

1. **Regular monthly income:** divide the total income received during the 3-month reportable period by 3.
2. **Regular periodic and/or irregular income:** divide the total income received by length of the period covered, provided that the income is received within the 3-month reportable period. Income received outside the above period is not counted.
3. Income in foreign currency is calculated at the exchange rate of the currency to Hong Kong Dollars prevailing on the date of receipt of such income.

IV. Examples of income calculation:

Assume the applicant resides with his father (an elderly person being taken care of), wife, and son as a family of four. If the applicant **submits his application on 20 May 2025**, the income **reportable period should be February to April 2025**. The household income of the applicant during the period concerned is set out in the table below:

	February 2025	March 2025	April 2025
Applicant	Rental income HK\$6,000	Rental income HK\$6,000	Rental income HK\$6,000
	Average monthly income = rental income <u>HK\$6,000</u> per month		
Father	A current recipient of monthly Old Age Living Allowance, which is not counted as income and hence need not be reported		
	Average monthly income = <u>0</u>		
Wife	- Full-year dividends of HK\$1,200 received from Company A - Contribution of HK\$500 from children/relatives living apart - Annuity income of HK\$4,000	- Half-yearly interest payment of RMB¥1,000 received from Renminbi fixed deposit - Contribution of HK\$500 from children/relatives living apart - Annuity income of HK\$4,000	- Contribution of HK\$500 from children/relatives living apart - Annuity income of HK\$4,000
	Average monthly income: = dividends income (average monthly value of dividends from Company A) + fixed deposit interest income (average monthly value of interest payment from Renminbi fixed deposit) + monthly contribution of HK\$500 from children/relatives living apart + monthly annuity income of HK\$4,000 = (HK\$1,200 ÷ 12) + [interest from fixed deposit RMB¥1,000 x 1.2 (assuming an exchange rate of RMB¥1 = HK\$1.2 on the day of receipt) ÷ 6] + HK\$500 + HK\$4,000 = HK\$100 + HK\$200 + HK\$500 + HK\$4,000 = <u>HK\$4,800</u>		
Son	Full-time salary HK\$8,000	Full-time salary HK\$7,700 and year-end bonus HK\$6,000	Full-time salary HK\$8,000
	Average monthly income: = average monthly value of salary earnings + average monthly value of year-end bonus earnings = [(HK\$8,000 + HK\$7,700 + HK\$8,000) ÷ 3] + [HK\$6,000 ÷ 12] = HK\$7,900 + HK\$500 = <u>HK\$8,400</u>		

Total average monthly income of the applicant and household members residing with him:

= average monthly income of the applicant (HK\$6,000) + average monthly income of his father (HK\$0) + average monthly income of his wife (HK\$4,800) + average monthly income of his son (HK\$8,400)
 = **HK\$19,200**

Note: The SWD will conduct random checks during the processing of applications or disbursement of allowance. The applicant must retain all relevant supporting documents (including detailed information/proof of income of the applicant and all household members residing with him/her in Hong Kong for the three months prior to the month of submission of application) for comprehensive assessment. If the applicant fails to provide the SWD with the required information for verification, the SWD shall have the right to disqualify the applicant and/or request the applicant's full or partial repayment of the allowance. Any deliberate provision of false information or omission of information in order to obtain the allowance under the Allowance Scheme for Carers of the Elderly by deception is a criminal offence. In addition to rendering the applicant ineligible for the allowance under the Allowance Scheme for Carers of the Elderly, he/she is liable to prosecution and, on conviction, imprisonment for a maximum of 14 years under the Theft Ordinance (Cap. 210).